

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RICHARD BLANCIAK
LUCILLE BLANCIAK
Debtor(s)

Case No. 16-24475GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2016.
- 2) The plan was confirmed on 02/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/16/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/08/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,975.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$42,300.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,701.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,881.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,582.04**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE AUTO SALES	Secured	NA	NA	NA	9,774.31	0.00
ARMSTRONG COUNTY TAX CLM BU	Secured	28,000.00	NA	28,000.00	0.00	1,081.86
CAPITAL ONE(*)	Unsecured	578.00	NA	NA	0.00	0.00
CITIBANK NA - TRUSTEE NRZ PASS-	Secured	61,000.00	63,360.44	0.00	22,897.04	0.00
CITIBANK NA - TRUSTEE NRZ PASS-	Secured	0.00	0.00	0.00	0.00	0.00
CITIBANK NA - TRUSTEE NRZ PASS-	Secured	0.00	7,816.80	7,816.80	0.00	0.00
COMENITY BANK	Unsecured	1,533.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Priority	0.00	0.00	1,964.75	1,964.75	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	1,983.70	1,983.70	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	1,964.75	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	209.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,923.00	1,923.37	1,923.37	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	592.00	592.38	592.38	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	668.00	668.93	668.93	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	4,185.00	4,185.55	4,185.55	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	NA	1,437.53	1,437.53	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	NA	498.09	498.09	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	NA	280.64	280.64	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	816.79	816.79	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	1,859.92	1,859.92	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	1,463.40	1,463.40	0.00	0.00
SYNCHRONY BANK++	Unsecured	757.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$22,897.04	\$0.00
Mortgage Arrearage	\$7,816.80	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$9,774.31	\$0.00
All Other Secured	\$28,000.00	\$0.00	\$1,081.86
TOTAL SECURED:	\$35,816.80	\$32,671.35	\$1,081.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,964.75	\$1,964.75	\$0.00
TOTAL PRIORITY:	\$1,964.75	\$1,964.75	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,710.30	\$0.00	\$0.00

Disbursements:
Expenses of Administration
Disbursements to Creditors
TOTAL DISBURSEMENTS :

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2019

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.